

Filing at a Glance

Company: Nationwide Mutual Insurance Company.

Product Name: Private Passenger Automobile SERFF Tr Num: NWPC-125242974 State: Arkansas

TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num: AR-PC-07-025580

Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: 07RNF-5104AR-NA State Status:

(PPA)

Filing Type: Rule

Co Status:

Reviewer(s): Alexa Grissom, Betty

Montesi, Brittany Yielding

Author: Naima Abdur-Rashid

Disposition Date: 07-26-2007

Date Submitted: 07-26-2007

Disposition Status: Filed

Effective Date Requested (New): 11-21-2007

Effective Date (New): 11-21-2007

Effective Date Requested (Renewal): 11-21-2007

Effective Date (Renewal):

General Information

Project Name: Private Passenger Automobile Rule Revision

Project Number: 07RNF-5104AR-NA

Reference Organization: N/A

Reference Title: N/A

Filing Status Changed: 07-26-2007

State Status Changed: 07-26-2007

Corresponding Filing Tracking Number:

Filing Description:

July 26, 2007

Status of Filing in Domicile: Not Filed

Domicile Status Comments: N/A

Reference Number: N/A

Advisory Org. Circular: N/A

Deemer Date:

Ms. Julie Benafield Bowman

Commissioner of Insurance

Arkansas Insurance Department

1200 W. 3rd St.

Little Rock, AR 72201-1904

Attention: Property and Casualty Section

Re: Nationwide Mutual Insurance Company, NAIC No. 23787

Private Passenger Automobile Rule Revision

File No. 07RNF-5104AR-NA

SERFF Tracking No. NWPC-125242974

Dear Sir or Madam:

With this filing, we are implementing the following rule revision for Private Passenger Automobile policies written in the Nationwide Mutual Insurance Company:

Accident Surcharge Threshold:

For policyholders with four or more years of continuous coverage with Nationwide, we are increasing the dollar threshold for surcharging accidents for damage to property from \$400 to \$1,000 on or after November 21, 2007. This change is reflected under Accidents (2.), Chargeable Accident Definition on draft manual pages 17 through 18.

We are requesting an effective date of November 21, 2007 for this revision.

We have attached the required filing forms as well as draft manual pages that reflect this revision. The filing fee will be submitted via Electronic Funds Transfer in SERFF. Please contact me at (614) 249-7022 or at (800) 882-2822, extension 97022, with any questions. I may also be reached via facsimile at (614) 249-3885 or via e-mail at chapmal@nationwide.com.

Sincerely,

Laurie B. Chapman
State Filings Manager

LBC/na
Attachments

Company and Contact

Filing Contact Information

Laurie Chapman, State Filings Manager
One Nationwide Plaza
Columbus, OH 43215

chapmal@nationwide.com
(614) 249-7022 [Phone]
(614) 249-3885[FAX]

Filing Company Information

Nationwide Mutual Insurance Company.
One Nationwide Plaza
Columbus, OH 43215

CoCode: 23787
Group Code: 140

State of Domicile: Ohio
Company Type: Property and
Casualty

Group Name: Nationwide Insurance
State ID Number:

(614) 249-7022 ext. [Phone]

FEIN Number: 31-4177100

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: Arkansas charges a \$25.00 fee for rule revision filings
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Mutual Insurance Company.	\$25.00	07-26-2007	14787922

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	07-26-2007	07-26-2007

Disposition

Disposition Date: 07-26-2007

Effective Date (New): 11-21-2007

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Cover Letter/Filing Memorandum	Filed	Yes
Rate	Revised Accident Surcharge Threshold	Filed	Yes

Rate Information

Rate data does NOT apply to filing.

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Revised Accident Surcharge Threshold	Draft Manual Pages 17 - 18	Replacement	Rate & Rule Filing Schedule.pdf Draft Manual Pages.pdf

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	07RNF-5104AR-NA
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	N/A
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☐ Rate Increase ☐ Rate Decrease ☒ Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File and Use
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4a.	Rate Change by Company (As Proposed)						
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
Nationwide Mutual Insurance Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A

4b.	Rate Change by Company (As Accepted) For State Use Only						
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

Overall Rate Information (Complete for Multiple Company Filings only)			
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		COMPANY USE	STATE USE
5a.	Overall percentage rate indication (when applicable)	N/A	
5b.	Overall percentage rate impact for this filing	N/A	
5c.	Effect of Rate Filing – Written premium change for this program	N/A	
5d.	Effect of Rate Filing – Number of policyholders affected	N/A	

6.	Overall percentage of last rate revision	0.0%
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7.	Effective Date of last rate revision	8/1/07
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	File and Use
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9.	Rule # or Page # Submitted for Review	Replacement or Withdrawn?	Previous state filing number, if required by state
01	Revised Accident Surcharge Threshold rule Draft Manual Pages 17 through 18	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	N/A
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

ARKANSAS PRIVATE PASSENGER AUTOMOBILE RATING MANUAL

NATIONWIDE MUTUAL INSURANCE COMPANY

Effective November 21, 2007

Deleted: August 1

- (1) Graduated from a four-year college, AND
 - (2) Met the qualification requirements as shown above under (b.) based on their last semester's or quarter's scholastic record, AND
 - (3) Been classified as "married" and been insured with Nationwide for at least one year prior to the policy's renewal date following graduation or been classified as "single" regardless of the period insured with Nationwide.
- d. If the owner or operator is under 25 years old and a full-time graduate student in a college or university, the "Good Student" classification is applicable without the requirement for certification under (b.).

No policy is changed interim term to effect a change in classification as a result of a change in the scholastic standing of any individual. Such change may be made only at the next renewal date.

DRIVER CLASSIFICATION — Factors

Eff. 1-30-06

Please refer to the Rating Charts portion of this manual.

[BI Driver Classification Factor](#)

[PD Driver Classification Factor](#)

[ME Driver Classification Factor](#)

[COMP Driver Classification Factor](#)

[COLL Driver Classification Factor](#)

| MERIT RATING PLAN FACTOR**

The Merit Rating Plan is designed to offer insurance to all drivers regardless of their accident and violation history. Those drivers who are free from accidents and moving violations pay lower premiums. Conversely, those who have adverse records pay higher premiums. The plan also provides a financial incentive for drivers to improve their record.

A. EXPERIENCE PERIOD

New Business Rating — 35 months ending on the effective date of the policy.

Renewal Rating — 35 months ending 45 days prior to each semi-annual due date of the policy.

B. APPLICATION OF SURCHARGES

Surcharges, as determined below, are always associated with the driver involved in the violation and/or accident. The surcharges corresponding to the total experience of the driver are applied to that driver only.

For the purpose of merit rating, the following rules govern the application of the drivers' experience.

MINOR VIOLATIONS

1. All moving violations not considered major violations are considered minor violations.
2. Non-moving violations are not included in the determination of surcharges.

MAJOR VIOLATIONS

1. A violation is considered a major violation for the conviction of:
 - a. Driving or accompanying a driver with a learner's permit while intoxicated or under the influence of drugs, OR
 - b. Failure to submit to a chemical test, OR
 - c. Failure to stop and report when involved in an accident, OR
 - d. Falsification of an accident report, OR
 - e. Homicide or assault arising out of the operation of a motor vehicle, OR
 - f. Driving without a valid license or while license or vehicle registration is suspended or revoked, OR
 - g. Permitting unlicensed person to operate a motor vehicle, OR
 - h. Committing a felony with a motor vehicle, OR
 - i. Involved in racing or a highway speed contest, OR
 - j. Speeding in excess of 30 miles per hour over the speed limit, OR
 - k. Fleeing or attempting to elude a police officer with an auto, OR
 - l. Reckless operation of a motor vehicle, OR
 - m. Misrepresenting, loaning or falsification of a driver's license, license plate or registration, OR
 - n. Operating a motor vehicle without owner's permission, OR
 - o. Illegal transportation of hazardous materials or explosives, OR
 - p. Illegal transportation of liquor or narcotics for sale, OR
 - q. Passing a stopped school bus, OR
 - r. Operating or permitting operation of an uninsured motor vehicle, OR
 - s. Other serious violations
2. If a major violation also results in an accident, then only the major violation should be surcharged.

ACCIDENTS

[Eff. 11-21-07](#)

1. The appropriate accident surcharge is based on the number of chargeable accidents during the experience period.
2. Chargeable Accident Definition.

New Business — An accident is chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, or in bodily injury or death (excluding UM).

Renewal Business — Accidents that were chargeable when the policy was written as new business will also be considered chargeable if still within the experience period.

An accident is always chargeable if the insured driver was involved in an accident that resulted in bodily injury or death (excluding UM). An accident is also chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, in which Nationwide has paid in excess of \$400. Once the insured has four or more years of continuous coverage with Nationwide, an accident is chargeable when there is damage to any property, including his/her own, in which Nationwide has paid in excess of \$1,000.

Accidents that were surcharged based on the threshold in place at the time of the accident will continue to be surcharged.

Deleted: An accident is chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, in which Nationwide has paid in excess of \$400, or in bodily injury or death (excluding UM).

EXCEPTIONS:

Accidents will not be counted if it can be demonstrated that the Insured was:

- a. Lawfully parked, OR
- b. Fully reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person, OR
- c. Struck in the rear by another vehicle, and has not been convicted of a moving traffic violation in connection with the accident, OR
- d. Hit by a "hit-and-run" driver if the accident is reported to the proper authorities within 24 hours, OR
- e. Not convicted of a moving traffic violation in connection with the accident but the operator of the other automobile involved in such accident was convicted of a moving violation, OR
- f. Involved in an accident resulting in damage by contact with animals or fowl, OR
- g. Involved in an accident resulting in physical damage, limited to and caused by flying gravel, missiles, or falling objects, OR
- h. Involved in an accident while in the pursuit of official duties as a law enforcement officer, fire fighter, or operator of an emergency vehicle or ambulance, OR
- i. Involved in an accident in which the responsible party was protected by sovereign immunity.

Payments under the COLL coverage will not be chargeable if there are valid grounds for subrogation.

C. FIRST SEAT BELT VIOLATION FORGIVENESS

The first incident of a seat belt violation will always be waived for a driver. Each subsequent seat belt violation for a driver in the 35-month experience period will be considered a minor violation. A driver must be free of seat belt violations for 35 months to become eligible to have a subsequent

Supporting Document Schedules

		Review Status:	
Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Filed	07-26-2007
Comments:			
Attachment:			
P&C Transmittal.pdf			
		Review Status:	
Satisfied -Name:	Cover Letter/Filing Memorandum	Filed	07-26-2007
Comments:			
Attachment:			
Cover Letter.pdf			

Property & Casualty Transmittal Document


1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Group NAIC #
Nationwide Insurance Group	0140

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Nationwide Mutual Insurance Company	OH	23787	31-4177100	

5. Company Tracking Number	07RNF-5104AR-NA
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Laurie B. Chapman One Nationwide Plaza, 1-18-06 Columbus, OH 43215	Manager, State Filings	800-882-2822, ext. 97022 OR 614-249-7022	614-249-3885	chapmal@ nationwide.com
7. Signature of authorized filer				
8. Please print name of authorized filer		Laurie B. Chapman		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	19.0000 Personal Auto
10. Sub-Type of Insurance (Sub-TOI)	19.0001 Private Passenger Auto (PPA)
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	N/A
12. Company Program Title (Marketing title)	N/A
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 11/21/07 Renewal: 11/21/07
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	N/A
17. Reference Organization # & Title	N/A
18. Company's Date of Filing	July 26, 2007
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	07RNF-5104AR-NA
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
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Check #: N/A – Filing fee will be submitted via Electronic Funds Transfer in SERFF

Amount: \$25.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**



July 26, 2007

Ms. Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 W. 3rd St.
Little Rock, AR 72201-1904

Attention: Property and Casualty Section

Re: Nationwide Mutual Insurance Company, NAIC No. 23787
Private Passenger Automobile Rule Revision
File No. 07RNF-5104AR-NA
SERFF Tracking No. NWPC-125242974

Dear Sir or Madam:

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Sincerely,

A handwritten signature in black ink that reads "Laurie B. Chapman".

Laurie B. Chapman
State Filings Manager

LBC/na
Attachments

Nationwide Insurance
One Nationwide Plaza, 1-18-06
Columbus, OH 43215